



EQUAL ACCESS TO HEALTHCARE PROGRAM  
2023/2024 ANNUAL REPORT

# Opening Gateways to Healthcare



## Dear Friends,

We deeply appreciate our partnership in supporting the most vulnerable members of our community who lack access to healthcare or are at risk of losing it. We find immense pride in the Equal Access to Healthcare Program (EAHP), where we diligently address our clients' needs through counseling, unwavering advocacy, and community outreach.

For example, between November 2023 and April 2024, Medi-Cal disenrolled 199,763 beneficiaries due to procedural issues which ranged from missing or late paperwork to administrative oversights. The EAHP team worked tirelessly to mitigate this loss of healthcare, ensuring that eligible community members received Medi-Cal benefits. For those truly ineligible, we facilitated access to Platinum-level, Covered California health plans and AIDS Drug Assistance Program (ADAP) benefits which covered their premiums. Additionally, we collaborated with the San Francisco HIV Frontline Organizing Group (SF HIV FOG) to create and distribute informative, bilingual palm cards about ADAP benefits within the community.

Among our many other accomplishments, we worked to address the harmful impact of overly aggressive, misleading sales tactics of Medicare Advantage representatives by restoring our clients' enrollments in Original Medicare. This restored their access to trusted, long-standing healthcare providers. We also secured health insurance for newly arrived, undocumented, HIV+ migrants without insurance. We cherish the opportunity to engage in this vital work.

This report provides updates on PRC's healthcare access and disability benefits advocacy. We firmly believe that financial stability and overall wellbeing are closely linked. We also highlight changes and updates to the Medi-Cal program, which offers free, comprehensive healthcare to eligible community members, and provides an overview of the ADAP, which is an indispensable resource for our community. We trust that you will find this annual report both valuable and enlightening.

Our impactful work relies on the dedication of our talented staff, who tirelessly strive to enhance the lives of our clients. We extend profound gratitude to our community partners and friends who support PRC's mission. Special thanks to the San Francisco Department of Public Health, the California Department of Public Health, the Bay Area Physicians for Human Rights, BiRite Foodservice Distributors, Chevron Corporation, Costco Wholesale Corporation, Dignity/San Francisco, Gilead Sciences, Inc., and Skoll Foundation for their unwavering sponsorship of our endeavors.



Bill Stewart  
Supervising Attorney



Jason Cinq-Mars  
Managing Legal Director

## PRC Mission Statement

To help people affected by HIV/AIDS, substance use, or mental health issues better realize opportunities by providing integrated legal, social, and health services that address the broad range of social risk factors that impact wellness and limit potential.

## PRC Values

### WE PROVIDE SERVICES THAT:

- Give clients the knowledge they need to make their own choices.
- Aid all clients in a culturally-appropriate way.
- Utilize a client-centered model, emphasizing one-on-one and group relationships.
- Are easy to access.

### WE ARE AN ORGANIZATION THAT:

- Is culturally competent and diverse across all levels, from volunteers to our staff to our board.
- Respects and seeks participation from all agency stakeholders, including people living with HIV, in all areas of the organization.
- Operates at all levels with accountability, honesty, and integrity.

### WE MEET THE NEEDS OF ALL PEOPLE AFFECTED BY OR AT RISK FOR HIV, INCLUDING:

- People of any sexual orientation or gender identity.
- Immigrants, regardless of immigration status, and people with limited English proficiency.
- People who are (or have been) incarcerated; ex-offenders; people with dependents; people of color; people with mental or physical disabilities; women; youth; seniors; sex workers; people actively using drugs; people in recovery.

# Services and Accomplishments in 2023/2024

## EAHP Client Metrics

- 313** EAHP-SSI Clients Served
- 51** Benefit Awards Received by EAHP-SSI Clients
- 117** Client Intakes for Intensive Healthcare-Related Services
- 21** Cases Closed Where Healthcare Access was Obtained, Preserved, or Increased

## EAHP-SSI Disability Benefits

**\$39,825**

Total Monthly Benefits Awarded

**\$1,777,550**

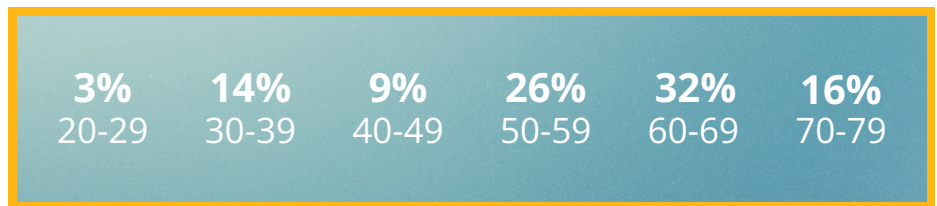
Total Retroactive Benefits Awarded

## EAHP Client Demographics

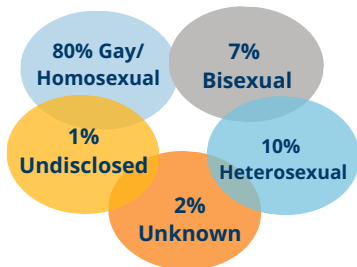
### Top 5 Presenting Issues

- 1 ADAP
- 2 Lack of coverage
- 3 Medicare
- 4 MAGI Medi-Cal
- 5 Non-MAGI Medi-Cal

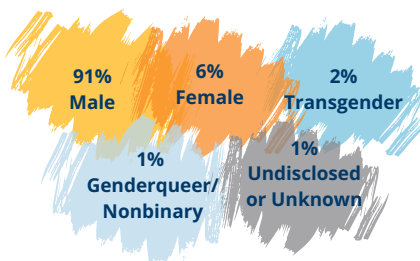
### Age



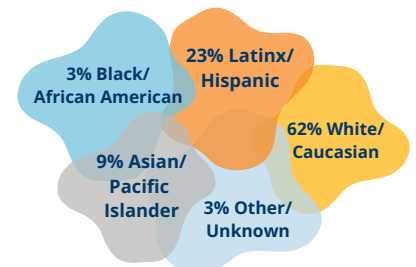
### Sexual Orientation



### Gender



### Ethnicity



**PRC serves a diverse and multi-cultural clientele who share common concerns about obtaining or maintaining access to healthcare within a complex framework.**

Clients seek our assistance in times of uncertainty and change. Many clients come to us when they have lost, or are at risk of losing, their access to healthcare. The Equal Access to Health Care Program (EAHP) provides free legal advice and advocacy. EAHP also provides community training to help ensure that beneficiaries and their providers are aware of all the available options for access to healthcare.

Beneficiaries are then able to maintain the best access to meet their individual needs. In addition to healthcare access, PRC's Legal Advocacy Program helps our clients obtain and maintain vital sources of income. Legal Advocacy represents clients in their medical determination for public disability benefits, such as Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI) and Cash Assistance Program for Immigrants (CAPI).

## Understanding ADAP



The California Department of Public Health's Office of AIDS manages the AIDS Drug Assistance Program (ADAP) which plays a critical role in ensuring that people living with HIV/AIDS have access to the medications they need to manage their condition and live healthy, fulfilling lives. **The ADAP pays for the out-of-pocket costs of antiretroviral medications**, as well as the costs of certain other drugs for conditions that are common in people living with HIV/AIDS.

### **To be eligible for ADAP, individuals must:**

- Be a resident of California.
- Be 18 years of age or older.
- Have a positive HIV/AIDS diagnosis.
- Have a Modified Adjusted Gross Income (MAGI) of not more than 500% of the Federal Poverty Limit (FPL).
  - In 2024, 500% of the FPL is \$75,300 for an individual and \$111,400 for a couple.
- Be ineligible for full scope Medi-Cal, or another third-party payer.

**PRC's EAHP staff are certified ADAP Enrollment Workers (EW)** so that we can provide more integrated healthcare advocacy for our clients. We assist eligible San Francisco residents with initial enrollment and their ongoing, annual reenrollments. Beneficiaries are required to apply for reenrollment in the ADAP on or before their birthdays. Reenrollment involves verification of continuing eligibility regarding residency, income, and insurance. The procedures for initial enrollment and reenrollment can be complex and require an EW. Please reach out to EAHP so that we can assist you in accessing and maintaining these important benefits.

**“I have nothing but high praise for PRC. The attorney we worked with was knowledgeable, welcoming and generous, and helped us in obtaining health care through Covered California after a recent lay-off. I am very grateful and humbled for the assistance that he and PRC have given me. Thank you.”**

**- PRC EAHP Client**

# HIPP

**The Health Insurance Premium Payment (HIPP)** programs pay up to \$1,938 for the combined, monthly health insurance premiums related to medical, dental, and vision plans. Standalone vision plans are not covered. The HIPP programs also provide a **Medical-Out-Of-Pocket (MOOP)** benefit. The MOOP benefit pays for qualified, outpatient, medical out-of-pocket costs that count toward the client's health insurance policy's annual out-of-pocket maximum.

**To be eligible for a HIPP program, individuals must be enrolled in ADAP and a health insurance plan that is covered under a HIPP Program. The HIPP programs include the following:**

- **The Office of AIDS Health Insurance Premium Payment (OA-HIPP)** program covers health insurance plans purchased through Covered California or under the Consolidated Omnibus Budget Reconciliation Act (COBRA). COBRA plans offer continuation of employer-based health coverage after employment has ended. The OA-HIPP program also extends MOOP benefits to eligible spouses and dependents.
- **The Employer Based Health Insurance Premium Payment (EB-HIPP)** program covers comprehensive health insurance plans provided through an individual's employer. To be eligible, the employer must agree to complete and sign an EB-HIPP Participation Agreement.
- **The Medicare Premium Payment Program (MPPP)** covers Medicare Part D (prescription drugs), Medicare Advantage (Part C), and/or Medicare Supplemental (Medigap) insurance plan premiums.



The procedures for initial enrollment and reenrollment in the HIPP Programs can be complex and require an EW. Please reach out to EAHP so that we can assist you in accessing and maintaining these important HIPP benefits.

## Medi-Cal

**ADAP may provide benefits to certain Medi-Cal beneficiaries depending on the Medi-Cal program they are enrolled in and whether they are enrolled in a Medicare Part D plan, as follows:**

- Beneficiaries enrolled in a full-scope Medi-Cal program with no share of cost, and not in a Medicare Part D plan, are not eligible.
- Beneficiaries enrolled in a full scope Medi-Cal program with no share of cost, and in a Medicare Part D plan, are eligible.
- Beneficiaries enrolled in a full-scope Medi-Cal program with a share of cost, and not in a Medicare Part D plan, are eligible for the ADAP. ADAP will only pay eligible drug costs up to the beneficiary's monthly Share of Cost.
- Beneficiaries enrolled in a full scope Medi-Cal program with a share of cost, and in a Medicare Part D plan, are eligible for the ADAP. ADAP will only pay Part D co-pays for eligible drugs and will not cover the Share of Cost.

Again, please reach out to the EAHP team so that we can assist you in accessing and maintaining these important Medi-Cal related benefits.

## Expanding Healthcare Access: Medi-Cal's Vital Role in California

**Medi-Cal** plays a crucial role in ensuring the well-being of over one-third of California's population. As of April 2024, a staggering 14,802,670 Californians have enrolled in Medi-Cal, with 245,446 beneficiaries residing in San Francisco alone.

Let's dive into the heart of Medi-Cal and explore some of the programs that provide free, comprehensive health insurance to those who need it most:

- **Modified Adjusted Gross Income (MAGI) Medi-Cal:** Individuals aged 19 to 64 with MAGI less than or equal to 138% of the FPL.
  - In 2024, 138% of the FPL is \$20,783 for an individual and \$28,208 for a couple.
- **SSI/State Supplementary Payment (SSP) Medi-Cal:** Disabled individuals receiving SSI or CAPI.
- **Aged, Blind & Disabled (A&D) Medi-Cal:** Individuals who are either aged 65 and older, or blind, or disabled, and whose income under SSI's Countable Income rules is less than or equal to 138% of the FPL.
- **250% Working Disabled Program (250 WDP) Medi-Cal:** Individuals who are either aged 65 and older, or blind, or disabled, and whose income under SSI's Countable Income rules is less than or equal to 250% of the FPL. There is also a minimal work requirement.
  - In 2024, 250% of the FPL is \$37,650 for an individual and \$51,100 for a couple.

**"Thank you so much for all your help in negotiating the difficulties of SSI. I am very grateful for everything and all the kindness from your staff."**

**- PRC SSI Client**

**But wait, there's more! In January, 2024, Medi-Cal took significant steps to break down barriers to coverage:**

- **Immigration Status No Longer a Barrier:** Free, full-scope Medi-Cal is now available regardless of immigration status.
- **Undocumented Residents Are Safe:** the U.S. Department of Homeland Security and U.S. Citizenship and Immigration Services exclude certain non-cash benefits from public charge determinations — *including Medi-Cal* except for long-term institutional care like skilled nursing homes.
- **Goodbye, Asset Limits:** Previously, having assets could disqualify applicants. Not anymore! Whether you own rental properties, a second home, retirement funds, or savings, you can still qualify for Medi-Cal.

### **Our Call to Action: Apply Now!**

If you or your clients have been denied Medi-Cal or haven't applied yet, don't hesitate. Reach out to PRC's EAHP staff. We are experienced Medi-Cal counselors and serve our clients as their authorized representatives. We'll guide you through the maze of benefits, assist with applications, annual redeterminations, and even help appeal denials. Your health matters, and we're here to ensure you navigate this complex framework with confidence.

## Commonly Used Terms and Abbreviations

**ADAP:** AIDS Drug Assistance Program

**CDPH:** California Department of Public Health

**Covered California:** An Affordable Care Act Marketplace where eligible Californians can purchase private health insurance plans which may come with federal and state tax subsidies.

**DHCS:** Department of Health Care Services

**EB-HIPP:** Employer Based Health Insurance Premium Payment

**Medi-Cal:** Federal health insurance program (Medicaid) in California, locally administered by the City and County of San Francisco's Human Services Agency.

**Medicare:** Federal health insurance program administered by the Social Security Administration.

**MPPP:** Medicare Premium Payment Program

**OA-HIPP:** Office of AIDS Health Insurance Premium Payment

**SSA:** Social Security Administration

**SSI:** Supplemental Security Income

**SSDI:** Social Security Disability Insurance

**SGA:** Substantial Gainful Activity - A level of monthly work activity and earnings Social Security considers in accessing disability benefits, updated annually. In 2024 this amount is \$1,550.



## Legal Advocacy Team

Jason Cinq-Mars, Esq., Managing Legal Director  
Ron Kurlaender, Esq., Senior Supervising Attorney  
Bill Stewart, Esq., Supervising Attorney  
Ryan Leong, Esq., Supervising Attorney  
Liz Pickell, MEd., Senior Benefits Advocate  
Dawei Wang, Esq., Staff Attorney  
Jacob Kanawai Cabrinha, Esq., Staff Attorney  
James Sloat, Esq., Staff Attorney  
Negin Mohajeri, Esq., Staff Attorney  
Tracy Wu, J.D., Benefits Advocate  
Alisa Jackson, Supervising Legal Assistant  
Abie Madaki, Legal Assistant  
Danny Hernandez, Legal Assistant  
Mari LaRose, Legal Assistant  
Josephine Mendoza, Administrative Assistant

## Executive Leadership Team

Chuan Teng, Esq., Chief Executive Officer  
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Brent Willman, Chief Financial Officer  
Beth Mazie, Esq., Chief Programs Officer  
Randi Paul, Chief Development Officer  
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Jeremy Tsuchitani-Watson, Associate Chief Clinical Officer

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# EAHP Staff and Contributors



**Jason Cinq-Mars, Esq.**  
**Managing Legal Director**  
**He/Him/His**

Jason firmly believes that maintaining an engaged legal team focused on taking the time to help clients understand the legal process is vital to client success. Jason is an Air Force veteran, obtained his MSA from Central Michigan University, and attended UC Davis King Hall School of Law.



**Bill Stewart, Esq.**  
**Supervising Attorney**  
**He/Him/His**

Bill is a San Francisco local with deep roots in the Castro. After years in the corporate world, Bill embarked on a new journey in law to advocate for the LGBTQ+ and HIV+ communities. He is grateful to do this work at PRC. As the leader of the exceptional EAHP team, Bill is dedicated to making a difference.



**Ryan Leong, Esq.**  
**Supervising Attorney**  
**He/Him/His**

Ryan believes that healthcare access is a fundamental human right and is grateful for the opportunity to help clients navigate the often complex world of healthcare services. Ryan graduated from the University of San Francisco School of Law and was previously a private practice attorney representing a variety of clients.



**James Sloat, Esq.**  
**Staff Attorney**  
**He/Him/His**

James is a San Francisco resident of 24 years and passionate about ensuring equitable access to healthcare for all. Specifically focused on people living with HIV/AIDS in San Francisco, he works tirelessly to help clients access affordable and quality healthcare. James transitioned into law after graduating from Wayne State University Law School in Detroit, Michigan.



**Tracy Wu, J.D.**  
**Benefits Advocate**  
**She/Her/Hers**

Tracy was born and raised in San Francisco. Driven by a passion for giving back and paying it forward, Tracy has actively sought opportunities to uplift and empower low income, marginalized communities. Tracy obtained her B.A. from UC Berkeley and J.D. from Golden Gate University School of Law.



**Mari LaRose**  
**Legal Assistant**  
**She/Her/Hers**

Mari is originally from Columbia and has first-hand experience of being unable to access legal aid. A survivor of domestic violence, Mari pursued a second career as a paralegal and started helping low-income, Spanish-speaking, immigrant women escape abusive relationships. At PRC, she continues her dedicated work of providing access to healthcare access to those in need with the EAHP team.

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